



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [MUFG AMERICAS HOLDINGS CORPORATION](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [151,874,906](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[MUFG AMERICAS HOLDINGS CORPORATION](#)
[1251 AVENUE OF THE AMERICAS](#)
[NEW YORK, NY 10020](#)

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	158,238,568	166,460,528	165,515,682	167,311,063	170,841,331
Net income (\$000)	-6,215,262	1,143,123	1,272,010	166,468	-733,757
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.40	2.79	0	0.56	2.65	1	0.54	2.60	1	1.86	2.77	11	1.84	3.01	12
+ Non-interest income	1.26	0.94	71	1.13	1.09	57	1.32	1.04	70	1.64	1.21	75	1.54	1.32	69
- Overhead expense	1.74	2.18	18	1.66	2.21	15	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84
- Provision for credit losses	0.01	0.10	20	-0.02	-0.12	68	0.01	-0.09	75	0.50	0.51	54	0.17	0.15	66
+ Securities gains (losses)	0.01	0	89	0	0.01	23	0	0.01	23	0.09	0.02	92	0.02	0.01	84
+ Other tax equivalent adjustments	0	0	48	0	0	80	-0.01	0	3	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	-0.09	1.46	0	0.06	1.76	0	0.24	1.66	0	0.09	1.04	9	-0.38	1.56	0
Net operating income	0.02	1.10	0	0.12	1.34	0	0.28	1.26	1	0.10	0.81	8	-0.43	1.19	1
Net income	-5.24	1.10	0	0.92	1.34	11	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.94	3.36	0	0.64	3.12	0	0.65	3.06	0	2.62	3.55	9	3.54	4.41	9
Interest expense	0.51	0.35	78	0.04	0.26	3	0.07	0.25	12	0.62	0.52	68	1.55	1.08	83
Net interest income (tax equivalent)	0.43	3.01	0	0.60	2.85	1	0.58	2.80	1	2	3.01	11	1.99	3.33	10
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.12	0.09	69	0.14	0.12	62	0.11	0.11	58	0.39	0.27	73	0.25	0.21	68
Earnings coverage of net loan and lease losses (X)	-1.28	36.38	19	0.20	26.30	14	4.47	39.72	14	2.89	22.91	14	-1.77	24.40	7
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.17	54	1	1.32	24	1.06	1.23	34	1.55	1.58	54	0.61	0.83	31
Allowance for loan and lease losses / Total loans and leases	0.32	1.15	5	0.28	1.30	1	0.31	1.20	3	1.53	1.55	55	0.60	0.81	31
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.39	66	0.83	0.58	78	0.63	0.49	74	0.86	0.71	69	0.51	0.57	45
30-89 days past due loans and leases / Total loans and leases	0.31	0.33	59	0.25	0.29	54	0.34	0.32	63	0.36	0.39	55	0.26	0.43	34
Liquidity and Funding															
Net noncore funding dependence	12.44	5.89	75	10.09	-3.31	85	7.38	-2.33	82	14.44	3.20	81	26.34	14.45	81
Net short-term noncore funding dependence	3.65	0.87	63	-0.36	-9.17	76	-1.26	-7.71	70	1.99	-4.76	74	12.93	3.38	79
Net loans and leases / Total assets	50.60	63.09	15	48.84	58.81	18	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20
Capitalization															
Tier 1 leverage ratio	8.75	9.22	35	10.21	9.07	81	10.44	8.98	83	9.56	9.13	69	8.88	9.76	28
Holding company equity capital / Total assets	9.69	9.68	51	10.87	10.79	54	11.13	10.71	58	10.24	11.16	37	9.53	12.43	15
Total equity capital (including minority interest) / Total assets	9.74	9.81	49	10.93	10.91	54	11.18	10.82	56	10.29	11.29	35	9.58	12.57	14
Common equity tier 1 capital / Total risk-weighted assets	11.90	11.79	55	15.55	12.64	87	16.01	12.42	88	15.28	12.38	85	14.10	12.17	80
Net loans and leases / Equity capital (X)	5.22	6.64	24	4.49	5.47	29	4.46	5.53	29	4.76	5.58	33	5.44	5.21	58
Cash dividends / Net income		31.93		0	27.22	3	0	28.27	3	0	42.30	4		33.12	
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-7.73	6.04	5	0.34	9.51	11	-2.81	10.50	5	-1.74	16.68	4	1.61	9.26	16
Equity capital	-17.77	-3.83	19	6.20	7.52	55	5.63	7.46	55	5.58	6.99	48	-1.39	10.49	6
Net loans and leases	-4.39	14.48	3	-4.78	-0.66	36	-1.04	3.36	39	-7.73	9.07	6	2.13	9.10	24
Noncore funding	6.43	36.20	36	-9.97	-21.64	69	-12.93	-14.79	54	-22.28	-12.18	39	1.50	6.59	43
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	2.24	0.55	85	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	43.04	11.91	87	39.06	10.65	89	37.07	10.95	88	42.12	13.56	86	46.59	13.04	88
Equity investment in subsidiaries / Equity capital	84.12	104.01	2	104.64	103.15	64	103.18	103.22	54	104.65	102.81	64	105.07	103.22	61
Cash from ops + noncash items + op expense / Op expense + dividends	73.96	118.32	30	87.89	155.61	24	200.68	154.48	70	148.90	147.24	61	32.23	190.27	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	580,352	394,392	541,199	2,949,963	3,577,861	47.15	-72.72
Income from lease financing receivables.....	29,400	31,645	41,098	43,894	62,555	-7.09	-40.44
Fully taxable income on loans and leases.....	609,388	424,629	580,356	2,959,009	3,590,988	43.51	-71.76
Tax-exempt income on loans and leases.....	364	1,408	1,941	34,848	49,428	-74.15	-98.05
Estimated tax benefit on income on loans and leases.....	104	1,062	3,528	14,950	21,754	-90.25	-99.55
Income on loans and leases (tax equivalent).....	609,856	427,099	585,825	3,008,807	3,662,170	42.79	-72.28
Investment interest income (tax equivalent).....	2,508	18,432	30,172	472,765	621,402	-86.39	-99.39
Interest on balances due from depository institutions.....	45	121	121	39,361	162,868	-62.81	-99.80
Interest income on other earning assets.....	425,418	299,776	386,700	570,303	1,159,056	41.91	-14.59
Total interest income (tax equivalent).....	1,037,827	745,428	1,002,818	4,091,236	5,605,496	39.23	-66.87
Interest on time deposits of \$250K or more	0	0	0	77,674	153,843		-100.00
Interest on time deposits < \$250K.....	0	0	0	101,415	209,488		-100.00
Interest on foreign office deposits	0	0	0	0	0		-100.00
Interest on other deposits	3,001	8,773	9,038	183,961	462,506	-65.79	-97.56
Interest on other borrowings and trading liabilities.....	562,170	32,045	101,445	611,842	1,629,373	1654.31	13.93
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	748		-100.00
Total interest expense.....	565,171	40,818	110,483	974,892	2,455,958	1284.61	-17.81
Net interest income (tax equivalent).....	472,656	704,610	892,335	3,116,344	3,149,538	-32.92	-80.67
Non-interest income.....	1,496,117	1,408,198	2,189,870	2,742,723	2,630,639	6.24	2.31
Adjusted operating income (tax equivalent)	1,968,773	2,112,808	3,082,205	5,859,067	5,780,177	-6.82	-49.61
Overhead expense.....	2,064,413	2,071,429	2,645,905	5,010,495	6,180,849	-0.34	-29.03
Provision for credit losses.....	14,705	-28,457	15,127	843,150	282,665		
Securities gains (losses)	8,463	0	0	144,289	38,772		-44.72
Other tax equivalent adjustments	0	1	-16,476	0	0	-100.00	-100.00
Pretax net operating income (tax equivalent).....	-101,882	69,510	404,595	149,814	-644,217		
Applicable income taxes	-127,714	-85,810	-60,454	-17,720	82,384		
Tax equivalent adjustments	399	1,063	-5,242	17,431	23,980	-62.46	-98.61
Applicable income taxes (tax equivalent).....	-127,315	-84,747	-65,696	-289	106,364		
Minority interest	0	0	0	-16,365	-16,824		
Net income before discontinued operations, net of minority interest	25,433	154,257	470,291	166,468	-733,757	-83.51	-96.63
Discontinued operations, net of applicable income taxes.....	-6,240,695	988,866	801,719	0	0		
Net income attributable to holding company.....	-6,215,262	1,143,123	1,272,010	166,468	-733,757		
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-6,215,262	1,143,123	1,272,010	150,103	-750,581		
Investment securities income (tax equivalent).....	2,508	18,432	30,172	472,765	621,402	-86.39	-99.39
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	93,525	96,324		-100.00
Mortgage-backed securities	0	0	0	306,795	421,295		-100.00
All other securities	2,508	18,432	30,172	72,445	103,783	-86.39	-96.82
Cash dividends declared.....	26,058	0	0	0	0		
Common	0	0	0	0	0		
Preferred	26,058	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.87	3.12	0	0.60	2.90	0	0.61	2.85	0	2.45	3.27	9	3.28	4	12
Less: Interest expense	0.48	0.33	78	0.03	0.24	3	0.07	0.23	10	0.58	0.48	70	1.44	0.98	82
Equals: Net interest income (tax equivalent)	0.40	2.79	0	0.56	2.65	1	0.54	2.60	1	1.86	2.77	11	1.84	3.01	12
Plus: Non-interest income	1.26	0.94	71	1.13	1.09	57	1.32	1.04	70	1.64	1.21	75	1.54	1.32	69
Equals: adjusted operating income (tax equivalent)	1.66	3.77	0	1.69	3.80	0	1.86	3.70	1	3.50	4.04	24	3.38	4.41	10
Less: Overhead expense	1.74	2.18	18	1.66	2.21	15	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84
Less: Provision for credit losses	0.01	0.10	20	-0.02	-0.12	68	0.01	-0.09	75	0.50	0.51	54	0.17	0.15	66
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	89	0	0.01	24	0	0.01	23	0.09	0.02	92	0.02	0.01	84
Plus: other tax equivalent adjustments	0	0	48	0	0	80	-0.01	0	3	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	-0.09	1.46	0	0.06	1.76	0	0.24	1.66	0	0.09	1.04	9	-0.38	1.56	0
Less: Applicable income taxes (tax equivalent)	-0.11	0.34	0	-0.07	0.41	0	-0.04	0.38	0	0	0.23	6	0.06	0.36	2
Less: Minority interest	0	0	43	0	0	41	0	0	40	-0.01	0	1	-0.01	0	0
Equals: Net operating income	0.02	1.10	0	0.12	1.34	0	0.28	1.26	1	0.10	0.81	8	-0.43	1.19	1
Plus: Net extraordinary items	-5.26	0	0	0.79	0	99	0.48	0	99	0	0	50	0	0	50
Equals: Net income	-5.24	1.10	0	0.92	1.34	11	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1
Memo: Net income (last four quarters)	-3.82	1.10	0	0.88	1.30	12	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1
Net income-BHC and noncontrolling (minority) interest	-5.24	1.11	0	0.92	1.35	9	0.77	1.27	6	0.09	0.83	8	-0.44	1.20	0
Margin Analysis															
Average earning assets / Average assets	93.11	92.93	54	93.39	93.09	53	93.37	93.08	54	93.24	92.32	63	92.61	91.05	67
Average interest-bearing funds / Average assets	57.26	60.58	41	59.82	61.98	42	59.57	61.99	43	64.12	64.06	51	68.13	65.57	65
Interest income (tax equivalent) / Average earning assets	0.94	3.36	0	0.64	3.12	0	0.65	3.06	0	2.62	3.55	9	3.54	4.41	9
Interest expense / Average earning assets	0.51	0.35	78	0.04	0.26	3	0.07	0.25	12	0.62	0.52	68	1.55	1.08	83
Net interest income (tax equivalent) / Average earning assets	0.43	3.01	0	0.60	2.85	1	0.58	2.80	1	2	3.01	11	1.99	3.33	10
Yield or Cost															
Total loans and leases (tax equivalent)	1.01	4.24	0	0.70	4.07	0	0.72	4.01	0	3.45	4.27	9	4.13	5.09	8
Interest-bearing bank balances	0	0.79	1	0	0.13	4	0	0.14	4	0.33	0.27	71	2.20	2.04	58
Federal funds sold and reverse repos	1.30	1.05	64	0.21	0.25	58	0.20	0.25	56	1.08	0.68	76	3.37	2.44	81
Trading assets	3.27	0.57	92	2.53	0.45	93	2.63	0.45	93	2.83	0.60	90	3.26	0.99	87
Total earning assets	0.94	3.33	0	0.64	3.09	0	0.64	3.04	0	2.61	3.51	9	3.53	4.36	10
Investment securities (tax equivalent)	0.01	1.96	0	0.09	1.77	0	0.11	1.77	0	1.98	2.25	28	2.32	2.76	15
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.38	0	0	1.23	1	0	1.14	1	1.80	1.75	55	1.87	2.32	21
Mortgage-backed securities	0	1.87	0	0	1.55	1	0	1.57	0	1.91	2.05	32	2.19	2.61	8
All other securities	0.13	2.89	0	1.01	2.85	8	1.29	2.81	9	2.73	3.24	31	3.88	4.06	57
Interest-bearing deposits	0.01	0.35	0	0.02	0.22	3	0.02	0.21	3	0.57	0.53	60	1.32	1.10	70
Time deposits of \$250K or more	0	0.61	1	0	0.70	1	0	0.66	1	1.48	1.42	53	2.41	1.96	87
Time deposits < \$250K	0	0.58	1	0	0.67	1	0	0.62	1	1.75	1.36	84	2.39	1.82	87
Other domestic deposits	0.01	0.31	0	0.02	0.16	3	0.02	0.15	3	0.35	0.36	53	0.98	0.93	56
Foreign deposits	0	0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	1.24	0.88	74	0.10	0.18	49	0.10	0.17	48	0.64	0.62	65	2.97	1.86	85
Other borrowed funds and trading liabilities	2.49	1.55	87	0.08	1.29	14	0.42	1.27	23	2.07	1.50	80	2.76	2.38	72
All interest-bearing funds	0.83	0.54	81	0.05	0.38	3	0.11	0.37	8	0.91	0.74	72	2.11	1.49	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	1,496,117		1,408,198		2,189,870		2,742,723		2,630,639						
Fiduciary activities income	19		18		6,025		107,117		106,065						
Service charges on deposit accounts - domestic	5,885		26,749		36,154		147,242		165,679						
Trading revenue.....	-102,910		-323,000		-375,015		34,548		69,904						
Investment banking fees and commissions.....	257,803		394,755		516,402		612,861		496,994						
Insurance activities revenue.....	0		0		0		1,080		2,028						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	0		0		0		-122,589		-43,943						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	6,955		29,163		38,765		104,536		90,429						
Other non-interest income.....	1,328,365		1,280,513		1,967,539		1,857,928		1,743,483						
Total overhead expenses	2,064,413		2,071,429		2,645,905		5,010,495		6,180,849						
Personnel expense.....	1,243,385		1,155,392		1,487,032		2,752,647		2,686,509						
Net occupancy expense.....	154,417		151,353		176,006		434,303		426,999						
Goodwill impairment losses	0		0		0		357,000		1,614,444						
Amortization expenses and impairment loss (other intangible assets).....	4,997		4,997		4,997		79,019		33,681						
Other operating expenses.....	661,614		759,687		977,870		1,387,526		1,419,216						
Fee income on mutual funds and annuities.....	0		0		0		23,554		26,998						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	13,053		13,836		13,285		13,893		13,238						
Average personnel expense per employee.....	95.26		83.51		111.93		198.13		202.94						
Average assets per employee.....	12,122.77		12,030.97		12,458.84		12,042.83		12,905.37						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.43	11	0	2.14	11	0	2.17	11	0.86	2.02	39	1.03	2.72	35
Overhead expenses / Net Interest Income + non-interest income	104.88	58.02	99	98.09	58.85	99	86.16	59.28	98	85.77	62.28	91	107.38	61.29	99
Percent of Average Assets															
Total overhead expense	1.74	2.18	18	1.66	2.21	15	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84
Personnel expense.....	1.05	1.20	31	0.93	1.23	18	0.90	1.21	16	1.65	1.30	82	1.57	1.41	65
Net occupancy expense.....	0.13	0.22	12	0.12	0.24	11	0.11	0.23	10	0.26	0.26	51	0.25	0.28	32
Other operating expenses.....	0.56	0.73	25	0.61	0.72	42	0.59	0.72	36	1.09	0.94	75	1.80	0.97	89
Overhead less non-interest income	0.48	1.22	9	0.53	1.08	12	0.28	1.10	9	1.36	1.25	55	2.08	1.32	91
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	104.86	57.55	99	98.04	58.34	99	85.84	58.83	98	85.52	61.82	91	106.93	60.64	99
Personnel expense.....	63.16	31.86	99	54.69	32.89	99	48.25	32.93	97	46.98	32.36	97	46.48	32.39	95
Net occupancy expense.....	7.84	5.98	81	7.16	6.26	62	5.71	6.23	40	7.41	6.58	63	7.39	6.52	67
Other operating expenses.....	33.86	19.14	95	36.19	18.68	96	31.89	19.18	95	31.12	22.28	85	53.07	21.20	96
Total non-interest income	75.99	24.10	96	66.65	28.20	93	71.05	27.67	94	46.81	28.83	85	45.51	29.23	84
Fiduciary activities income	0	2.13	27	0	2.27	24	0.20	2.20	32	1.83	2.09	55	1.83	1.97	57
Service charges on domestic deposit accounts	0.30	3.30	8	1.27	3.25	18	1.17	3.27	17	2.51	3.27	33	2.87	3.88	37
Trading revenue.....	-5.23	0.57	2	-15.29	0.68	0	-12.17	0.62	0	0.59	1.28	58	1.21	1.18	70
Investment banking fees and commissions.....	13.09	2.15	93	18.68	2.46	95	16.75	2.58	95	10.46	2.46	90	8.60	3.54	82
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0.02	0.41	37	0.04	0.47	42
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	-2.09	0.01	7	-0.76	0.28	4
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.35	1.19	35	1.38	3.64	37	1.26	3.30	38	1.78	3.92	45	1.56	1.86	55
Other non-interest income.....	67.47	8.80	99	60.61	9.39	99	63.84	9.27	99	31.71	9.65	95	30.16	10.04	93
Overhead less non-interest income	28.87	32.79	32	31.39	29.67	46	14.80	30.52	12	38.71	31.93	68	61.42	31.06	99
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.50		-123.45	21.49	0	-14.94	21.18	0	-11.83	18.63	2		20.56		
Applicable income tax + TE / Pretax net operating income + TE	23.57		-121.92	23.11	0	-16.24	22.67	0	-0.19	21.18	3		23.23		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	43,267,612	43,530,771	43,882,310	47,882,060	57,448,593	-0.60	-18.47	
Commercial and industrial loans	19,085,289	20,250,618	20,238,926	19,656,926	16,189,588	-5.75	10.12	
Loans to individuals	1,861,186	2,996,506	2,728,271	3,159,922	4,605,863	-37.89	73.51	
Loans to depository institutions and acceptances of other banks	293	569	486	536	637	-48.51	452.83	
Agricultural loans	517,381	390,116	501,128	345,164	324,994	32.62	67.71	
Other loans and leases	12,365,602	13,436,119	13,790,851	11,969,601	10,554,379	-7.97	61.25	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	77,097,363	80,604,699	81,141,972	83,014,209	89,124,054	-4.35	-2.96	
Less: Allowance for loan and lease losses	243,368	223,000	248,000	1,273,000	538,476	9.13	-55.10	
Net loans and leases	76,853,995	80,381,699	80,893,972	81,741,209	88,585,578	-4.39	-2.60	
Debt securities that reprice or mature in over 1 year	19,190,464	25,299,300	24,700,593	21,823,105	22,441,778	-24.15	-16.53	
Mutual funds and equity securities	26,981	24,376	31,151	19,945	9,841	10.69	171.71	
Subtotal	96,071,440	105,705,375	105,625,716	103,584,259	111,037,197	-9.11	-5.73	
Interest-bearing bank balances	10,477,061	14,518,676	9,808,870	14,347,554	7,222,859	-27.84	463.45	
Federal funds sold and reverse repos	20,377,450	15,215,563	23,236,286	17,607,560	23,942,932	33.93	-6.91	
Debt securities that reprice or mature within 1 year	3,742,469	3,331,091	3,267,694	3,746,450	4,768,708	12.35	-31.41	
Trading assets	8,831,708	13,084,507	9,385,957	16,038,348	10,376,454	-32.50	-13.61	
Total earning assets	139,500,128	151,855,212	151,324,523	155,324,171	157,348,150	-8.14	-1.30	
Non-interest-bearing cash and due from depository institutions	1,659,324	2,249,519	2,044,946	2,065,317	2,411,028	-26.24	-6.51	
Premises, fixed assets, and leases	1,235,962	1,238,720	1,236,187	1,319,489	1,369,076	-0.22	104.31	
Other real estate owned	107	251	251	251	651	-57.37	-83.12	
Investment in unconsolidated subsidiaries	936,972	1,217,634	1,172,244	1,328,054	1,354,090	-23.05	-41.47	
Intangible and other assets	8,542,413	8,031,427	7,357,487	7,808,292	8,326,748	6.36	-10.41	
Total assets	151,874,906	164,592,763	163,135,638	167,845,574	170,809,743	-7.73	-1.92	
Quarterly average assets	154,765,461	164,002,635	162,681,141	166,307,838	171,205,014	-5.63	1.06	
Average loans and leases (YTD)	80,886,981	80,889,985	80,973,303	87,233,879	88,774,571	0.00	2.69	
Memoranda								
Loans held-for-sale	56,149,952	58,303,574	57,700,901	848,520	910,583	-3.69	8970.15	
Loans not held-for-sale	20,947,411	22,301,125	23,441,071	82,165,689	88,213,471	-6.07	-73.43	
Real estate loans secured by 1–4 family	26,473,362	25,594,618	26,257,729	29,280,496	38,321,856	3.43	-27.77	
Commercial real estate loans	16,606,438	17,736,952	17,427,289	18,390,040	18,891,879	-6.37	2.44	
Construction and land development	1,283,899	1,643,621	1,586,986	1,698,849	1,488,464	-21.89	-33.00	
Multifamily	6,664,077	6,801,822	6,769,048	7,209,931	7,306,441	-2.03	39.95	
Nonfarm nonresidential	8,658,462	9,291,509	9,071,255	9,481,260	10,096,974	-6.81	-9.16	
Real estate loans secured by farmland	187,812	199,201	197,292	211,524	234,858	-5.72	-9.14	
Total investment securities	22,959,914	28,654,767	27,999,438	25,589,500	27,220,327	-19.87	-19.32	
U.S. Treasury securities	3,545,482	3,539,115	3,530,828	2,682,751	4,396,983	0.18	1.12	
US agency securities (excluding mortgage-backed securities)	4,843,903	6,073,770	6,039,942	4,050,339	2,400,608	-20.25	40316.38	
Municipal securities	430,377	674,428	661,504	931,922	938,310	-36.19	-45.78	
Mortgage-backed securities	11,757,160	16,638,551	16,311,407	16,000,268	17,780,840	-29.34	-44.49	
Asset-backed securities	2,356,011	1,188,676	1,248,402	1,366,637	1,490,681	98.20	10.05	
Other debt securities	0	515,851	176,204	537,638	203,064	-100.00	-100.00	
Mutual funds and equity securities	26,981	24,376	31,151	19,945	9,841	10.69	171.71	
Available-for-sale securities	22,932,933	28,630,391	27,968,287	18,258,855	17,789,093	-19.90	26.60	
U.S. Treasury securities	3,545,482	3,539,115	3,530,828	2,682,751	4,387,983	0.18	18.89	
US agency securities (excluding mortgage-backed securities)	4,843,903	6,073,770	6,039,942	1,790,606	1,050,289	-20.25	40316.38	
Municipal securities	430,377	674,428	661,504	931,922	938,310	-36.19	-45.78	
Mortgage-backed securities	11,757,160	16,638,551	16,311,407	10,949,301	9,718,766	-29.34	3.47	
Asset-backed securities	2,356,011	1,188,676	1,248,402	1,366,637	1,490,681	98.20	10.05	
Other debt securities	0	515,851	176,204	537,638	203,064	-100.00	-100.00	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)				221,287	87,017			
Available-for-sale securities appreciation (depreciation)	13,232	12,100	-143,142	598,768	-19,432	9.36		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	990,749	1,693,502	2,705,854	1,363,491	1,200,651	-41.50	-48.49	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	40,480,424	8,794,025	9,522,734	9,282,776	6,782,515	360.32	410.26
NOW, ATS and transaction accounts	16,791,481	5,906,478	4,778,936	6,887,026	4,823,740	184.29	231.99
Time deposits less brokered deposits < \$250K	-1,094,754	-2,643,433	-1,834,966	-1,430,882	2,813,435		
MMDA and other savings accounts	26,403,744	83,824,842	82,099,121	78,892,782	68,702,020	-68.50	-60.63
Other non-interest-bearing deposits							
Core deposits	82,580,895	95,881,912	94,565,825	93,631,702	83,121,710	-13.87	2.49
Time deposits of \$250K or more	3,611,014	2,202,540	2,187,975	3,686,516	7,395,130	63.95	86.48
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	23,336,682	22,427,455	26,541,588	27,160,513	28,865,996	4.05	-14.54
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	555,543	11,258	7,960	22,597	58,362	4834.65	371.37
Other borrowings w/remaining maturity of 1 year or less	7,090,514	3,332,250	2,503,034	2,062,911	9,263,640	112.78	-15.62
Other borrowings w/remaining maturity over 1 year	8,361,762	10,901,284	9,017,814	12,617,851	14,254,697	-23.30	9.26
Brokered deposits < \$250K	3,592,462	4,859,371	3,848,152	5,107,548	5,343,727	-26.07	26.78
Noncore funding	46,547,977	43,734,158	44,106,523	50,657,936	65,181,552	6.43	-3.53
Trading liabilities	5,440,278	3,119,268	3,638,884	3,333,640	3,258,555	74.41	62.98
Subordinated notes and debentures + trust preferred securities	0	0	0	36,911	36,766		-100.00
Other liabilities	2,513,521	3,867,591	2,578,188	2,906,189	2,844,764	-35.01	-11.31
Total liabilities	137,082,671	146,602,929	144,889,420	150,566,378	154,443,347	-6.49	0.59
Equity Capital							
Perpetual preferred stock (including surplus)	1,818,000	0	0	0	0		
Common stock	141,353	132,077	132,077	132,077	132,077	7.02	-4.23
Common surplus	9,361,799	8,235,328	8,266,055	8,241,704	8,220,985	13.68	14.46
Retained earnings	3,820,400	9,941,704	10,066,103	8,802,103	8,788,457	-61.57	-65.06
Accumulated other comprehensive income	-429,399	-417,347	-307,335	12,624	-861,999		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	14,712,153	17,891,762	18,156,900	17,188,508	16,279,520	-17.77	-20.30
Noncontrolling (minority) interest in subsidiaries	80,082	98,072	89,318	90,688	86,876	-18.34	-33.00
Total equity capital, including minority interest	14,792,235	17,989,834	18,246,218	17,279,196	16,366,396	-17.77	-20.38
Total liabilities and capital	151,874,906	164,592,763	163,135,638	167,845,574	170,809,743	-7.73	-1.92
Memoranda							
Non-interest-bearing deposits	40,480,424	43,789,542	44,036,939	40,130,156	31,521,260	-7.56	19.12
Interest-bearing deposits	49,303,947	59,154,281	56,565,013	62,295,610	64,339,307	-16.65	-4.01
Total deposits	89,784,371	102,943,823	100,601,952	102,425,766	95,860,567	-12.78	5.20
Long-term debt that reprices within 1 year	6,353,096	6,890,440	6,734,663	7,041,407	7,521,321	-7.80	10.79
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,156,900	17,188,508	17,188,508	16,279,520	16,508,372		
Accounting restatements	-596	0	0	-143,860	5,192		
Net income	-6,215,262	1,143,123	1,272,010	166,468	-733,757		
Net sale of new perpetual preferred stock	1,818,000	0	0	0	0		
Net sale of new common stock	1,101,234	-9,898	16,341	11,756	18,921		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	18,556		
Less: Dividends declared	26,058	0	0	0	0		
Change in other comprehensive income	-122,065	-429,971	-319,959	874,624	462,236		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	14,712,153	17,891,762	18,156,900	17,188,508	16,279,520		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	28.49	39.88	28	26.45	36.06	28	26.90	36.25	29	28.53	36.22	31	33.63	37.78	38
Commercial and industrial loans	12.57	11.23	61	12.30	11.11	63	12.41	10.76	65	11.71	13.52	41	9.48	12.02	38
Loans to individuals	1.23	3.58	46	1.82	3.60	54	1.67	3.36	54	1.88	3.40	53	2.70	4.20	53
Loans to depository institutions and acceptances of other banks	0	0.02	68	0	0.02	66	0	0.02	70	0	0.03	65	0	0.04	60
Agricultural loans.....	0.34	0.19	78	0.24	0.21	69	0.31	0.18	76	0.21	0.19	72	0.19	0.24	69
Other loans and leases.....	8.14	4.52	78	8.16	4.26	78	8.45	4.47	78	7.13	4.63	70	6.18	5.01	62
Net loans and leases.....	50.60	63.09	15	48.84	58.81	18	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20
Debt securities over 1 year.....	12.64	18.76	30	15.37	18.32	39	15.14	19.46	36	13	15.55	37	13.14	14.60	46
Mutual funds and equity securities	0.02	0.05	45	0.01	0.05	44	0.02	0.06	45	0.01	0.05	42	0.01	0.06	37
Subtotal	63.26	83.05	9	64.22	78.17	11	64.75	79.22	11	61.71	78.16	10	65.01	79.65	15
Interest-bearing bank balances	6.90	3.61	81	8.82	9.37	50	6.01	8.50	41	8.55	7.51	60	4.23	3.06	70
Federal funds sold and reverse repos	13.42	0.52	96	9.24	0.53	95	14.24	0.54	96	10.49	0.82	92	14.02	1.57	91
Debt securities 1 year or less	2.46	1.71	72	2.02	1.51	69	2	1.56	70	2.23	1.68	70	2.79	1.91	73
Trading assets	5.82	0.59	93	7.95	0.58	93	5.75	0.49	93	9.56	1.01	92	6.07	1.19	86
Total earning assets.....	91.85	90.76	63	92.26	91.57	58	92.76	91.77	61	92.54	91.05	67	92.12	89.53	76
Non-interest cash and due from depository institutions.....	1.09	0.98	58	1.37	0.99	82	1.25	0.82	84	1.23	1.07	61	1.41	1.14	70
Other real estate owned.....	0	0.01	24	0	0.01	15	0	0.01	18	0	0.02	9	0	0.03	12
All other assets.....	7.06	8.19	33	6.37	7.39	39	5.99	7.35	32	6.23	7.82	31	6.47	9.27	20
Memoranda															
Short-term investments	22.78	6.75	90	20.09	12.31	83	22.26	11.47	87	21.27	11.17	86	21.04	7.63	87
U.S. Treasury securities.....	2.33	1.98	69	2.15	1.18	76	2.16	1.47	74	1.60	0.84	78	2.57	1.03	77
US agency securities (excluding mortgage-backed securities)	3.19	0.81	90	3.69	0.75	92	3.70	0.82	91	2.41	0.63	89	1.41	0.54	84
Municipal securities	0.28	1.69	33	0.41	1.70	38	0.41	1.73	37	0.56	1.69	41	0.55	1.34	41
Mortgage-backed securities	7.74	12.93	26	10.11	13.46	36	10	14.14	34	9.53	11.75	42	10.41	11.44	45
Asset-backed securities	1.55	0.85	75	0.72	0.47	75	0.77	0.50	74	0.81	0.32	80	0.87	0.28	83
Other debt securities	0	0.51	8	0.31	0.51	54	0.11	0.53	40	0.32	0.42	58	0.12	0.39	54
Loans held-for-sale.....	36.97	0.30	99	35.42	0.50	98	35.37	0.55	99	0.51	0.52	62	0.53	0.39	72
Loans held for investment	13.79	63.03	2	13.55	58.34	1	14.37	58.06	1	48.95	61.72	17	51.64	63.50	19
Real estate loans secured by 1–4 family	17.43	12.79	74	15.55	11.57	70	16.10	11.46	74	17.44	11.91	71	22.44	13.29	83
Revolving	0.84	1.52	36	0.77	1.44	34	0.75	1.42	36	0.94	1.66	37	1.19	2.07	38
Closed-end, secured by first liens	16.59	10.86	80	14.78	9.73	78	15.34	9.67	80	16.50	9.81	84	21.24	10.69	88
Closed-end, secured by junior liens	0	0.19	12	0	0.19	12	0	0.17	12	0	0.22	10	0.01	0.28	11
Commercial real estate loans	10.93	24.89	21	10.78	22.35	21	10.68	22.69	21	10.96	22.22	24	11.06	22.23	28
Construction and land development	0.85	3.92	20	1	3.40	21	0.97	3.34	22	1.01	3.40	22	0.87	3.44	22
Multifamily.....	4.39	3.87	66	4.13	3.32	70	4.15	3.57	70	4.30	3.12	73	4.28	3.01	74
Nonfarm nonresidential	5.70	15.73	20	5.65	14.65	19	5.56	14.57	19	5.65	14.72	22	5.91	14.69	25
Real estate loans secured by farmland.....	0.12	0.34	59	0.12	0.35	57	0.12	0.30	58	0.13	0.33	58	0.14	0.36	58

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	56.12	62.29	31	54.01	60.51	33	54.08	61.05	32	57.68	57.15	39	64.46	57.46	50
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	34.34	20.65	86	31.75	20	83	32.36	19.86	85	35.27	19.43	89	43	20.75	92
Real estate loans secured by 1–4 family.....	1.65	2.39	42	1.57	2.47	39	1.51	2.43	42	1.91	2.64	43	2.29	3.15	42
Revolving	32.69	18.01	87	30.19	17.35	84	30.85	17.24	85	33.37	16.59	91	40.71	17.39	92
Closed-end.....	21.54	38.12	24	22	37.13	24	21.48	37.86	23	22.15	34.63	24	21.20	33.52	28
Construction and land development.....	1.67	6.10	23	2.04	5.69	21	1.96	5.65	22	2.05	5.26	24	1.67	5.09	23
1–4 family.....	0.07	1.40	20	0.11	1.19	21	0.12	1.18	25	0.13	0.93	23	0.15	0.94	28
Other.....	1.60	4.62	24	1.93	4.46	25	1.83	4.40	24	1.92	4.19	27	1.52	4.02	23
Multifamily.....	8.64	5.86	76	8.44	5.41	78	8.34	5.78	77	8.69	4.96	82	8.20	4.69	82
Nonfarm nonresidential	11.23	24.30	22	11.53	24.45	23	11.18	24.56	22	11.42	22.93	24	11.33	22.15	26
Owner-occupied.....	4.98	8.11	33	4.32	8.31	27	4.57	8.29	32	3.78	7.68	27	3.28	7.72	26
Other.....	6.25	15.95	20	7.21	15.83	21	6.61	15.94	20	7.64	14.95	26	8.05	14.34	28
Real estate loans secured by farmland.....	0.24	0.55	61	0.25	0.61	59	0.24	0.54	61	0.25	0.54	61	0.26	0.55	61
Loans to depository institutions and acceptances of other banks.....	0	0.04	69	0	0.03	66	0	0.04	70	0	0.06	65	0	0.11	61
Commercial and industrial loans	24.75	18.37	73	25.12	19.45	73	24.94	18.86	73	23.68	22.17	60	18.17	19.53	48
Loans to individuals	2.41	6.24	50	3.72	6.58	57	3.36	6.24	57	3.81	6.13	58	5.17	7.13	57
Credit card loans	0.34	0.53	69	0.25	0.51	69	0.26	0.53	68	0.27	0.65	68	0.33	0.81	63
Agricultural loans.....	0.67	0.31	82	0.48	0.38	71	0.62	0.34	77	0.42	0.32	72	0.36	0.37	73
Other loans and leases.....	16.04	8.16	82	16.67	8.42	81	17	8.75	80	14.42	9.09	73	11.84	9.85	67
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	316.87	411.16	34	258.47	383.43	25	256.76	391.81	26	284.56	381.27	32	367.67	391.26	41
Real estate loans secured by 1–4 family.....	193.88	133.66	77	151.97	124.74	68	153.64	126.06	70	174.01	125.03	69	245.26	138.18	86
Revolving	9.32	15.46	37	7.50	15.53	31	7.17	15.44	33	9.41	17.42	35	13.03	21.26	40
Closed-end.....	184.56	116.59	81	144.47	107.54	74	146.47	108.85	76	164.61	106.14	80	232.23	115.20	89
Commercial real estate loans	121.62	254.65	21	105.31	238.58	19	101.97	245.88	18	109.29	234.65	23	120.91	229.44	30
Construction and land development.....	9.40	39.81	21	9.76	36.07	21	9.29	35.95	21	10.10	35.62	24	9.53	34.95	24
1–4 family.....	0.38	9.02	21	0.52	7.44	21	0.58	7.42	23	0.64	6.34	22	0.88	6.61	28
Other.....	9.02	30.27	21	9.23	28.34	21	8.70	28.11	20	9.45	28.16	25	8.65	27.32	24
Multifamily.....	48.80	40.47	68	40.39	35.29	69	39.61	38.66	66	42.85	32.74	73	46.76	31.04	80
Nonfarm nonresidential	63.41	161.09	21	55.17	156.30	17	53.08	158.05	16	56.35	155.06	20	64.62	152.10	23
Owner-occupied.....	28.13	53.43	29	20.65	52.63	21	21.67	52.99	24	18.66	52.37	23	18.69	53.07	24
Other.....	35.28	105.96	17	34.51	100.99	16	31.40	102.54	15	37.69	100.54	21	45.93	97.41	28
Real estate loans secured by farmland.....	1.38	3.36	59	1.18	3.67	56	1.15	3.22	56	1.26	3.44	57	1.50	3.60	58
Loans to depository institutions and acceptances of other banks.....	0	0.26	68	0	0.20	66	0	0.21	70	0	0.28	64	0	0.44	59
Commercial and industrial loans	139.77	115.08	65	120.24	116.17	59	118.42	114.45	56	116.82	139.91	38	103.61	122.02	45
Loans to individuals	13.63	35.47	49	17.79	36.56	53	15.96	34.55	52	18.78	37.47	53	29.48	43.51	54
Credit card loans	1.91	2.79	69	1.20	2.58	68	1.23	2.77	66	1.35	3.30	67	1.86	4.34	66
Agricultural loans.....	3.79	1.73	79	2.32	2.03	70	2.93	1.86	74	2.05	1.88	71	2.08	2.18	72
Other loans and leases.....	90.56	50.11	78	79.78	47.63	76	80.69	51.06	75	71.14	49.54	71	67.55	52.44	65
Supplemental															
Non-owner occupied CRE loans / Gross loans	17.84	30.74	22	19.65	29.25	27	18.82	30.07	23	20.65	27.32	33	20.15	26.45	37
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	100.75	205.31	21	94.04	187.63	21	89.34	195.33	19	101.90	183.76	25	114.91	178.57	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	128.88	262.15	20	114.69	244.92	18	111.02	252.85	17	120.55	240.85	21	133.61	236.10	29

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	22.78	6.75	90	20.09	12.31	83	22.26	11.47	87	21.27	11.17	86	21.04	7.63	87
Liquid assets	38.72	23.63	84	41.34	29.12	81	41.15	29.03	81	41.61	26.22	87	38.54	22.44	84
Investment securities	15.12	20.98	29	17.41	20.37	43	17.16	21.63	38	15.25	17.85	38	15.94	16.99	48
Net loans and leases	50.60	63.09	15	48.84	58.81	18	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20
Net loans, leases and standby letters of credit	53.34	63.92	15	51.70	59.61	23	52.25	59.49	28	51.57	62.48	17	54.70	64.84	19
Core deposits	54.37	74.28	11	58.25	75.52	12	57.97	75.71	12	55.78	70.67	16	48.66	63.09	19
Noncore funding	30.65	12.30	90	26.57	10.15	87	27.04	10.30	87	30.18	14.13	82	38.16	19.36	85
Time deposits of \$250K or more	2.38	1.67	76	1.34	1.67	48	1.34	1.58	53	2.20	2.11	60	4.33	2.94	74
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	15.37	1.24	98	13.63	1.19	97	16.27	1.23	98	16.18	1.47	97	16.90	1.94	95
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.95	0.58	86	4.38	0.54	94	2.03	0.54	87	5.69	0.54	96	2.88	0.48	87
Commercial paper	0.37	0.02	93	0.01	0.01	91	0	0.01	91	0.01	0.01	89	0.03	0.02	91
Other borrowings w/remaining maturity of 1 year or less	4.67	2.18	80	2.02	0.88	77	1.53	1	68	1.23	1.24	60	5.42	3.01	80
Earning assets that reprice within 1 year	50.23	35.71	87	46.71	38.80	71	49.49	37.37	80	46.60	39.38	69	45.29	39.29	69
Interest-bearing liabilities that reprice within 1 year	3.76	6.79	32	2.32	6.64	12	2.24	6.39	12	3.96	8.20	20	8.17	10.19	42
Long-term debt that reprices within 1 year	4.18	0.38	94	4.19	0.27	96	4.13	0.26	96	4.20	0.47	93	4.40	0.96	88
Net assets that reprice within 1 year	42.29	27.35	86	40.20	30.83	72	43.11	29.65	82	38.45	29.11	70	32.72	26.63	64
Other Liquidity and Funding Ratios															
Net noncore funding dependence	12.44	5.89	75	10.09	-3.31	85	7.38	-2.33	82	14.44	3.20	81	26.34	14.45	81
Net short-term noncore funding dependence	3.65	0.87	63	-0.36	-9.17	76	-1.26	-7.71	70	1.99	-4.76	74	12.93	3.38	79
Short-term investment / Short-term noncore funding	90.80	112.63	55	101.17	304.29	22	103.81	273.46	26	94.53	184.19	29	71.45	77.77	59
Liquid assets - short-term noncore funding / Nonliquid assets	22.25	24.05	52	36.63	36.72	53	33.50	36.68	51	32.73	28.18	61	14.79	16.97	52
Net loans and leases / Total deposits	85.60	79.04	63	78.08	73.05	62	80.41	72.79	69	79.81	79.43	50	92.41	90.31	52
Net loans and leases / Core deposits	93.07	86.19	66	83.83	78.83	63	85.54	78.25	65	87.30	88.34	57	106.57	103.93	63
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.40	1.57	56	0.58	0.72	51
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.10	-19.27	99	0.07	1.06	28	-0.85	-0.25	33	3.78	4.31	54	-0.13	1.36	5
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	28.57	11.38	78	34.61	12.67	82
Available-for-sale securities	99.88	71.92	91	99.91	84.59	84	99.89	83.77	85	71.35	87.23	21	65.35	85.40	17
U.S. Treasury securities	15.44	9.62	75	12.35	6.01	80	12.61	6.70	78	10.48	4.72	82	16.15	6.15	84
US agency securities (excluding mortgage-backed securities)	21.10	4.10	95	21.20	4.24	90	21.57	4.12	91	15.83	4.01	89	8.82	3.49	83
Municipal securities	1.87	8.02	38	2.35	8.38	41	2.36	8.22	41	3.64	9.83	42	3.45	7.75	46
Mortgage-backed securities	51.21	62.34	32	58.07	66.09	37	58.26	66.54	35	62.53	66.64	43	65.32	67.43	42
Asset-backed securities	10.26	4.33	78	4.15	2.45	72	4.46	2.50	71	5.34	1.91	79	5.48	1.66	82
Other debt securities	0	3.02	8	1.80	3.01	54	0.63	3.08	41	2.10	3.01	56	0.75	2.94	49
Mutual funds and equity securities	0.12	0.27	51	0.09	0.29	47	0.11	0.29	49	0.08	0.35	41	0.04	0.40	37
Debt securities 1 year or less	16.30	9.28	78	11.62	8.18	73	11.67	7.78	75	14.64	10.55	74	17.52	11.86	75
Debt securities 1 to 5 years	6.29	20.14	18	9.54	17.39	39	8.93	18.25	31	4.06	17.03	25	8.45	17.94	40
Debt securities over 5 years	77.29	68.28	57	78.75	72.07	55	79.28	71.11	61	81.22	69.86	63	74	66.02	49
Pledged securities	4.32	31.26	6	5.91	33.37	15	9.66	32.26	18	5.33	35.67	13	4.41	30.57	12
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	4.63	-40.81	85	-4.55	64.27	18	1.71	27.98	35	-0.65	183.32	11	3.41	26.69	44
Investment securities	-19.87	11.76	2	17.76	32.48	42	9.42	31.36	26	-5.99	23.62	13	-0.01	11.75	27
Core deposits	-13.87	4.57	2	3.35	16.96	6	1	16.94	6	12.64	26.88	10	2.47	11.23	18
Noncore funding	6.43	36.20	36	-9.97	-21.64	69	-12.93	-14.79	54	-22.28	-12.18	39	1.50	6.59	43

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			48,279,211	47,712,624	46,044,819
Commit: Secured commercial real estate loans	1,420,596	1,213,046	1,156,661	1,631,196	3,085,365
Commit: Unsecured real estate loans	1,110,105	1,069,094	1,136,175	1,152,277	1,109,222
Credit card lines (reported semiannually, June/Dec)			2,472,846	2,278,173	2,052,429
Securities underwriting	0	0	0	0	0
Standby letters of credit	4,153,320	4,704,956	4,350,185	4,809,898	4,847,061
Commercial and similar letters of credit	9,047	20,853	17,881	13,311	13,211
Securities lent	4,891,177	5,139,372	6,097,662	6,416,537	4,447,582
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	26,000	101,000	251,000	147,000	142,400
Credit derivative contracts w/ purchased credit protection-investment grade	1,000	101,000	216,000	71,000	21,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	25,000	0	35,000	76,000	91,400
Derivative Contracts					
Interest rate futures and forward contracts	12,388,853	50,186,924	13,545,673	95,473,113	129,158,126
Written options contracts (interest rate)	1,909,505	4,904,142	3,665,910	2,387,659	1,216,902
Purchased options contracts (interest rate)	2,600,804	2,808,951	2,807,009	3,882,482	2,774,302
Interest rate swaps	178,862,898	115,842,205	121,357,107	102,290,604	96,366,664
Futures and forward foreign exchange	19,381,402	13,558,298	14,862,294	12,323,119	10,264,061
Written options contracts (foreign exchange)	915,647	409,104	334,786	380,242	273,559
Purchased options contracts (foreign exchange)	915,647	409,104	334,786	380,242	273,559
Foreign exchange rate swaps	1,115,734	201,411	200,331	258,482	291,914
Commodity and other futures and forward contracts	485,048	183,672	525	900	72,342
Written options contracts (commodity and other)	40,004	407,638	374	801,652	40,308
Purchased options contracts (commodity and other)	50,720	407,638	374	801,652	40,308
Commodity and other swaps	169,056	192,191	180,546	177,320	158,403

Percent of Total Assets

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Loan commitments (reported semiannually, June/Dec)						29.59	22.78	75	28.43	22.01	76	26.96	23.52	68	
Standby letters of credit	2.73	0.66	93	2.86	0.66	93	2.67	0.65	93	2.87	0.71	93	2.84	0.84	91
Commercial and similar letters of credit	0.01	0.02	60	0.01	0.02	67	0.01	0.02	63	0.01	0.02	58	0.01	0.02	57
Securities lent	3.22	0.08	95	3.12	0.10	95	3.74	0.10	95	3.82	0.18	93	2.60	0.40	90
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.17	62	0.06	0.18	66	0.15	0.18	69	0.09	0.30	65	0.08	0.52	65
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	68	0.06	0.18	75	0.13	0.18	77	0.04	0.25	72	0.01	0.30	69
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.19	69	0	0.13	35	0.02	0.13	70	0.05	0.30	71	0.05	0.45	73
Derivative contracts	144.09	44.74	90	115.14	47.31	88	96.42	46.30	87	130.57	48.62	89	141.05	68.47	87
Interest rate contracts	128.90	32.78	93	105.56	35.15	91	86.66	32.46	90	121.56	34.36	91	134.37	47.31	89
Interest rate futures and forward contracts	8.16	3.53	87	30.49	4.39	90	8.30	3.25	88	56.88	6.21	91	75.62	10.67	89
Written options contracts (interest rate)	1.26	1.49	75	2.98	1.69	81	2.25	1.41	80	1.42	2.18	59	0.71	2.47	57
Purchased options contracts (interest rate)	1.71	1.57	78	1.71	1.29	78	1.72	1.31	78	2.31	1.46	79	1.62	2.65	72
Interest rate swaps	117.77	23.04	93	70.38	20.27	92	74.39	20.49	93	60.94	20.83	90	56.42	28.86	84
Foreign exchange contracts	14.70	6.65	90	8.86	6.12	87	9.64	6.30	87	7.95	6.01	87	6.50	10.12	85
Futures and forward foreign exchange contracts	12.76	4.26	90	8.24	3.76	89	9.11	3.78	90	7.34	3.47	88	6.01	5.23	87
Written options contracts (foreign exchange)	0.60	0.04	93	0.25	0.04	90	0.21	0.04	90	0.23	0.03	91	0.16	0.05	84
Purchased options contracts (foreign exchange)	0.60	0.04	93	0.25	0.04	90	0.21	0.04	90	0.23	0.04	90	0.16	0.08	84
Foreign exchange rate swaps	0.73	0.85	85	0.12	0.76	79	0.12	0.76	79	0.15	0.77	80	0.17	2.03	77
Equity, commodity, and other derivative contracts	0.49	1.18	81	0.72	0.91	81	0.11	0.92	74	1.06	1.86	82	0.18	3.32	70
Commodity and other futures and forward contracts	0.32	0.09	90	0.11	0.07	89	0	0.07	87	0	0.14	84	0.04	0.19	85
Written options contracts (commodity and other)	0.03	0.41	80	0.25	0.31	85	0	0.32	77	0.48	0.52	85	0.02	0.98	73
Purchased options contracts (commodity and other)	0.03	0.31	81	0.25	0.21	85	0	0.21	78	0.48	0.37	86	0.02	0.94	72
Commodity and other swaps	0.11	0.31	79	0.12	0.30	78	0.11	0.31	80	0.11	0.32	75	0.09	0.38	75
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						59.62	44.98	75	54.70	42.82	75	51.87	45.53	72	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	218,835,318	189,511,278	157,289,715	219,157,467	240,930,448
Interest rate contracts	195,762,060	173,742,222	141,375,699	204,033,858	229,515,994
Foreign exchange contracts	22,328,430	14,577,917	15,732,197	13,342,085	11,103,093
Equity, commodity, and other contracts	744,828	1,191,139	181,819	1,781,524	311,361
Derivatives Position					
Futures and forwards	32,255,303	63,928,894	28,408,492	107,797,132	139,494,529
Written options	2,865,156	5,720,884	4,001,070	3,569,553	1,530,769
Exchange-traded	40,004	657,264	100,000	893,627	0
Over-the-counter	2,825,152	5,063,620	3,901,070	2,675,926	1,530,769
Purchased options	3,567,171	3,625,693	3,142,169	5,064,376	3,088,169
Exchange-traded	50,720	858,264	500,000	1,543,627	465,000
Over-the-counter	3,516,451	2,767,429	2,642,169	3,520,749	2,623,169
Swaps	180,147,688	116,235,807	121,737,984	102,726,406	96,816,981
Held for trading	211,092,462	177,383,253	146,663,827	208,179,659	225,719,179
Interest rate contracts	188,390,749	162,031,488	131,034,532	193,325,912	214,804,769
Foreign exchange contracts	22,125,941	14,353,565	15,628,770	13,265,593	10,842,068
Equity, commodity, and other contracts	575,772	998,200	525	1,588,154	72,342
Non-traded	7,742,856	12,128,025	10,625,888	10,977,808	15,211,269
Interest rate contracts	7,371,311	11,710,734	10,341,167	10,707,946	14,711,225
Foreign exchange contracts	202,489	224,352	103,427	76,492	261,025
Equity, commodity, and other contracts	169,056	192,939	181,294	193,370	239,019
Derivative contracts (excluding futures and FX 14 days or less)	215,827,106	183,891,393	153,359,099	215,734,913	239,505,378
One year or less	181,883,585	87,181,535	55,234,743	118,222,540	150,448,965
Over 1 year to 5 years	22,806,709	55,362,761	56,754,593	56,045,362	48,873,081
Over 5 years	11,136,812	41,347,097	41,369,763	41,467,011	40,183,332
Gross negative fair value (absolute value)	1,861,109	805,405	695,296	1,025,685	521,986
Gross positive fair value	1,840,032	1,667,943	1,368,087	2,311,535	1,224,582
Held for trading	1,828,106	1,657,146	1,362,072	2,295,104	1,209,986
Non-traded	11,926	10,797	6,015	16,431	14,596
Current credit exposure on risk-based capital derivative contracts	1,303,612	1,335,116	1,133,142	1,914,592	1,070,912
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	89.46	93.95	22	91.68	94.10	25	89.88	94.17	25	93.10	94.10	26	95.26	93.44	34
Foreign exchange contracts	10.20	3.10	83	7.69	3.22	82	10	3.47	83	6.09	3.49	82	4.61	3.20	77
Equity, commodity, and other contracts	0.34	1.15	74	0.63	1.21	75	0.12	1.14	72	0.81	1.17	73	0.13	1.64	65
Futures and forwards	14.74	9.12	74	33.73	12.59	82	18.06	11.16	73	49.19	14.05	90	57.90	13.49	91
Written options	1.31	5.29	38	3.02	7.18	42	2.54	6.28	42	1.63	8.18	29	0.64	5.91	20
Exchange-traded	0.02	0.14	85	0.35	0.11	88	0.06	0.12	87	0.41	0.14	87	0	0.15	42
Over-the-counter	1.29	4.93	41	2.67	6.91	44	2.48	5.96	44	1.22	7.73	28	0.64	5.10	22
Purchased options	1.63	4.14	56	1.91	3.41	58	2	3.27	57	2.31	3.42	60	1.28	4.42	52
Exchange-traded	0.02	0.14	84	0.45	0.12	87	0.32	0.12	87	0.70	0.15	86	0.19	0.28	82
Over-the-counter	1.61	3.58	59	1.46	3.01	58	1.68	2.87	60	1.61	2.86	58	1.09	3.35	56
Swaps	82.32	77.96	45	61.33	71.71	31	77.40	74.26	40	46.87	68.76	24	40.18	69.75	19
Held for trading	96.46	38.03	84	93.60	40.70	80	93.24	40.42	78	94.99	43.53	82	93.69	44.16	76
Interest rate contracts	86.09	31.70	84	85.50	34.66	83	83.31	34.15	81	88.21	36.62	86	89.16	37.24	85
Foreign exchange contracts	10.11	1.66	89	7.57	1.55	88	9.94	1.68	88	6.05	1.60	88	4.50	1.60	84
Equity, commodity, and other contracts	0.26	0.57	83	0.53	0.61	83	0	0.60	80	0.72	0.68	80	0.03	0.83	76
Non-traded	3.54	61.97	15	6.40	59.30	19	6.76	59.58	21	5.01	56.47	17	6.31	55.84	23
Interest rate contracts	3.37	57.96	16	6.18	56.22	20	6.57	56.71	21	4.89	53.82	17	6.11	52.22	24
Foreign exchange contracts	0.09	0.39	73	0.12	0.36	73	0.07	0.40	71	0.03	0.46	69	0.11	0.34	71
Equity, commodity, and other contracts	0.08	0.10	83	0.10	0.11	83	0.12	0.09	84	0.09	0.10	82	0.10	0.13	82
Derivative contracts (excluding futures and forex 14 days or less)	98.63	93.16	50	97.03	91.91	47	97.50	92.53	47	98.44	91.48	60	99.41	93.86	66
One year or less	83.11	37.29	86	46	27.90	73	35.12	27.56	67	53.94	32.05	75	62.44	32.17	76
Over 1 year to 5 years	10.42	22.61	29	29.21	29.78	52	36.08	27.01	62	25.57	27.06	51	20.29	30.45	41
Over 5 years	5.09	26.09	24	21.82	29.19	45	26.30	29.89	46	18.92	29.56	41	16.68	28.09	38
Gross negative fair value (absolute value)	0.85	2.48	19	0.42	1.18	24	0.44	0.98	25	0.47	1.55	25	0.22	0.83	22
Gross positive fair value	0.84	2.55	18	0.88	1.59	19	0.87	1.34	24	1.05	2.23	17	0.51	1.19	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.14	0.10	80	0.05	0.05	73	0.04	0.04	75	0.06	0.07	73	0.03	0.06	70
Gross positive fair value (X)	0.14	0.10	79	0.10	0.06	81	0.08	0.05	82	0.15	0.09	81	0.08	0.07	80
Held for trading (X)	0.14	0.06	86	0.10	0.05	86	0.08	0.04	84	0.15	0.07	85	0.08	0.06	84
Non-traded (X)	0	0.02	25	0	0.01	21	0	0.01	17	0	0.02	21	0	0.01	34
Current credit exposure (X)	0.10	0.06	81	0.08	0.05	80	0.07	0.04	82	0.12	0.06	81	0.07	0.05	79
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.34	0.70	81	1.25	0.59	84	1.08	0.46	86	1.85	0.85	84	1	0.73	81

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	248,000	1,273,000	1,273,000	538,476	473,700
Gross losses	108,275	136,571	186,239	384,665	262,817
Write-downs, transfers to loans held-for-sale	3,621	240	25,921	38,371	26,488
Recoveries	36,570	50,069	98,153	47,523	44,928
Net losses	71,705	86,502	88,086	337,142	217,889
Provision for loan and lease losses	10,705	-51,457	-15,873	843,150	282,665
Adjustments	56,368	-912,041	-921,041	228,516	0
Ending balance	243,368	223,000	248,000	1,273,000	538,476
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.01	0.09	21	-0.04	-0.12	65	-0.01	-0.09	70	0.50	0.51	54	0.17	0.15
Provision for loan and lease losses / Average loans and leases	0.02	0.16	23	-0.08	-0.21	64	-0.02	-0.16	66	0.97	0.82	67	0.32	0.24
Provision for loan and lease losses / Net loan and lease losses	14.93	151.30	30	-59.49	-65.12	52	-18.02	-105.48	60	250.09	487.86	34	129.73	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.17	54	1	1.32	24	1.06	1.23	34	1.55	1.58	54	0.61	0.83
Allowance for loan and lease losses / Total loans and leases	0.32	1.15	5	0.28	1.30	1	0.31	1.20	3	1.53	1.55	55	0.60	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	2.55	38.64	3	1.93	17.40	2	2.82	21.39	3	3.78	11.58	19	2.47	8.03
Allowance for loan and lease losses / Nonaccrual assets	68.14	428.13	3	33.38	330.05	2	48.80	364.13	3	178.75	299.17	27	118.69	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	59.98	320.87	4	32.53	271.93	3	46.31	287.08	5	168.06	244.34	35	113.78	151.73
Gross loan and lease losses / Average loans and leases	0.18	0.16	64	0.23	0.20	63	0.23	0.19	66	0.44	0.34	71	0.30	0.28
Recoveries / Average loans and leases	0.06	0.07	51	0.08	0.08	59	0.12	0.08	74	0.05	0.07	45	0.05	0.08
Net losses / Average loans and leases	0.12	0.09	69	0.14	0.12	62	0.11	0.11	58	0.39	0.27	73	0.25	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	93	0	0	88	0.03	0	96	0.04	0	96	0.03	0
Recoveries / Prior year-end losses	19.64	34.26	24	13.02	25.09	29	25.52	34.67	43	18.08	33.98	22	35.47	36.22
Earnings coverage of net loan and lease losses (X)	-1.28	36.38	19	0.20	26.30	14	4.47	39.72	14	2.89	22.91	14	-1.77	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	-0.01	35	-0.01	0.02	26	0.04	0.02	76	0.14	0.04	84	-0.01	0.01
Real estate loans secured by 1–4 family	-0.02	-0.02	38	-0.05	-0.01	16	-0.04	-0.02	20	-0.01	0.01	28	-0.01	0.01
Revolving	-0.29	-0.06	10	-0.52	-0.07	7	-0.48	-0.07	9	-0.07	0.01	15	-0.15	0.02
Closed-end	-0.01	-0.01	48	-0.03	-0.01	26	-0.02	-0.01	31	-0.01	0	29	-0.01	0
Commercial real estate loans	0	0	30	0.04	0.04	65	0.18	0.04	90	0.38	0.07	94	0	0.01
Construction and land development	-0.04	-0.02	17	-0.01	0.01	28	-0.01	0	31	-0.08	0	6	0	-0.01
1–4 family	-0.04	0	3	-0.01	0	11	-0.01	0	12	-0.08	0	3	0	0.86
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01
Multifamily	0	0	16	0	0.01	19	0	0.01	19	-0.01	0	14	0	0
Nonfarm nonresidential	0	0	38	0.09	0.05	72	0.35	0.05	96	0.76	0.11	95	0	0.02
Owner-occupied	0	0	31	-0.01	0.01	14	-0.01	0.01	10	0	0.02	5	0	0.01
Other	0	0.01	67	0.09	0.04	80	0.36	0.04	96	0.76	0.08	96	0	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	0.27	0.11	80	0.18	0.19	56	0.14	0.17	51	0.36	0.47	47	0.44	0.37
Loans to individuals	2.72	0.76	93	2.86	0.72	94	2.88	0.71	95	4.58	1.13	97	2.06	1.17
Credit card loans	3.49	1.94	89	5.19	2.27	89	5.23	1.84	93	7.46	2.92	91	6.56	3.11
Agricultural loans	0	0.02	50	-0.01	0.02	21	0	0.02	25	-0.05	0.19	8	-0.02	0.08
Loans to foreign governments and institutions	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.13	16	-0.01	0.09	11	-0.27	0.10	2	0.46	0.15	87	0.54	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		237,394		202,758		277,640		300,561		235,912
90+ days past due loans and leases		48,554		17,581		27,355		45,289		19,562
Nonaccrual loans and leases		357,175		667,985		508,212		712,163		453,698
Total past due and nonaccrual loans and leases		643,123		888,324		813,207		1,058,013		709,172
Restructured 30–89 days past due		47,979		5,345		42,715		8,509		2,794
Restructured 90+ days past due		515		34		49		73		24
Restructured nonaccrual		133,294		330,048		188,483		281,949		177,730
Total restructured loans and leases		181,788		335,427		231,247		290,531		180,548
30–89 days past due loans held for sale		213,424		202,758		277,640		0		0
90+ days past due loans held for sale		48,554		17,581		27,355		0		0
Nonaccrual loans held for sale		238,514		505,362		376,551		3,354		128,049
Total past due and nonaccrual loans held for sale		500,492		725,701		681,546		3,354		128,049
Restructured loans and leases in compliance		204,897		216,439		234,065		204,240		389,291
Other real estate owned		107		251		251		251		651
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.31	0.33	59	0.25	0.29	54	0.34	0.32	63	0.36
90+ days past due loans and leases	0.06	0.10	63	0.02	0.09	47	0.03	0.10	57	0.05
Nonaccrual loans and leases	0.46	0.37	69	0.83	0.54	80	0.63	0.46	76	0.86
90+ days past due and nonaccrual loans and leases	0.53	0.52	61	0.85	0.68	72	0.66	0.62	64	0.91
30–89 days past due restructured	0.06	0.01	92	0.01	0.01	69	0.05	0.01	90	0.01
90+ days past due restructured	0	0.01	70	0	0	63	0	0	62	0
Nonaccrual restructured	0.17	0.09	78	0.41	0.12	93	0.23	0.10	82	0.34
30–89 days past due loans held for sale	0.28	0	99	0.25	0	99	0.34	0	98	0
90+ days past due loans held for sale	0.06	0	94	0.02	0	92	0.03	0	92	0
Nonaccrual loans held for sale	0.31	0	98	0.63	0	97	0.46	0	97	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.31	0.33	59	0.25	0.29	54	0.34	0.32	63	0.36
90+ days past due assets	0.06	0.10	63	0.02	0.09	46	0.03	0.10	56	0.05
Nonaccrual assets	0.46	0.37	69	0.83	0.55	78	0.63	0.47	76	0.86
30+ days past due and nonaccrual assets	0.83	0.89	62	1.10	1	65	1	0.97	63	1.27
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.27	0.33	51	0.42	0.40	63	0.33	0.36	54	0.45
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.35	49	0.42	0.42	57	0.33	0.37	51	0.45
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.40	0.38	63	0.54	0.48	65	0.48	0.41	66	0.55
Allowance for loan and lease losses	250.93	55.46	96	399.13	67.85	97	316.65	62.64	97	72.68
Equity capital + allowance for loan and lease losses	4.08	3.63	62	4.91	4.12	69	4.27	3.60	65	5.01
Tier 1 capital + allowance for loan and lease losses	4.47	3.90	66	5.28	4.89	63	4.59	4.30	61	5.41
Loans and leases + other real estate owned	0.79	0.61	69	1.10	0.82	75	0.97	0.71	75	1.11

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.37	0.23	75	0.41	0.25	78	0.54	0.26	83	0.52	0.39	71	0.33	0.38	51
	90+ days past due	0.03	0.11	57	0.02	0.12	49	0	0.12	38	0.04	0.16	57	0	0.16	28
	Nonaccrual.....	0.44	0.41	64	0.93	0.60	78	0.72	0.52	74	1.11	0.76	78	0.26	0.46	32
Commercial and industrial	30–89 days past due.....	0.32	0.29	65	0.02	0.24	9	0.13	0.24	41	0.12	0.23	42	0.09	0.31	19
	90+ days past due	0.15	0.06	83	0	0.02	46	0.08	0.04	83	0.06	0.03	74	0.01	0.05	48
	Nonaccrual.....	0.87	0.47	82	1.07	0.65	76	0.96	0.57	80	0.69	0.75	52	1.78	0.83	87
Individuals	30–89 days past due.....	0.84	0.83	60	0.52	0.60	54	0.53	0.63	48	0.84	0.83	55	0.71	0.83	42
	90+ days past due	0.46	0.10	90	0.30	0.08	87	0.31	0.09	84	0.46	0.14	86	0.37	0.17	80
	Nonaccrual.....	0.01	0.17	27	0.01	0.17	22	0	0.17	26	0	0.28	22	0	0.17	23
Depository institution loans	30–89 days past due.....	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due.....	0	0.09	59	0	0.11	58	0	0.07	30	0	0.17	28	0.11	0.24	62
	90+ days past due	0	0	44	0	0	45	0	0	89	0.01	0	92	0	0	86
	Nonaccrual.....	0	0.27	26	0.01	0.51	51	0	0.70	54	0	0.49	24	0.33	0.67	62
Foreign governments	30–89 days past due.....		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0	0.13	34	0.04	0.11	53	0.01	0.12	43	0.01	0.18	39	0.02	0.20	36
	90+ days past due	0	0.01	67	0	0.01	67	0.01	0.01	80	0.01	0.01	81	0	0.01	63
	Nonaccrual.....	0	0.06	51	0.33	0.13	81	0	0.09	43	0.40	0.15	80	0.12	0.13	65

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.30	0.39	53	0.31	0.36	55	0.33	0.46	43	0.46	0.65	46	0.40	0.67	31
	90+ days past due	0	0.22	41	0	0.25	17	0	0.24	43	0.03	0.33	45	0	0.31	31
	Nonaccrual	0.49	0.58	53	0.52	0.76	40	0.56	0.71	46	0.61	0.89	40	0.36	0.73	26
Revolving	30–89 days past due	0.36	0.31	60	0.34	0.33	52	0.45	0.28	72	0.45	0.48	51	0.38	0.45	42
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	66	0.01	0.05	56
	Nonaccrual	0.85	0.86	69	1.03	1.05	68	0.97	1.18	68	1.13	1.13	68	0.93	1	66
Closed-end	30–89 days past due	0.29	0.41	53	0.31	0.36	54	0.32	0.49	43	0.46	0.65	43	0.40	0.70	32
	90+ days past due	0	0.25	43	0	0.27	18	0	0.26	44	0.03	0.38	48	0	0.35	32
	Nonaccrual	0.47	0.57	53	0.50	0.71	40	0.54	0.67	48	0.58	0.87	40	0.32	0.70	27
Junior lien	30–89 days past due	0	0.01	30	0	0.01	27	0	0.01	25	0	0.02	21	0	0.02	20
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	60
	Nonaccrual	0	0.02	26	0	0.04	16	0	0.03	20	0	0.04	16	0	0.04	16
Commercial real estate	30–89 days past due	0.49	0.13	94	0.56	0.16	91	0.87	0.15	98	0.62	0.26	85	0.18	0.18	59
	90+ days past due	0.07	0.01	90	0.05	0.01	86	0	0.01	28	0.06	0.02	85	0	0.03	39
	Nonaccrual	0.37	0.29	69	1.54	0.48	93	0.96	0.38	89	1.90	0.62	93	0.08	0.23	26
Construction and development	30–89 days past due	0	0.19	15	3.40	0.15	97	3.68	0.17	98	0	0.28	11	0	0.28	12
	90+ days past due	0.88	0.01	98	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0.40	0.41	71	0	0.20	12
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	3.40	0.10	97	3.68	0.13	98	0	0.22	13	0	0.20	15
	90+ days past due	0.88	0	98	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0.40	0.35	72	0	0.17	14
Multifamily	30–89 days past due	0.22	0.04	90	0.18	0.09	76	0.24	0.07	85	0.23	0.09	80	0.07	0.08	66
	90+ days past due	0	0	45	0	0	93	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.06	0.06	72	0.07	0.13	69	0.06	0.17	66	0.06	0.11	53	0.02	0.05	52
Nonfarm non-residential	30–89 days past due	0.77	0.10	98	0.33	0.12	84	0.84	0.13	95	1.03	0.23	93	0.28	0.14	81
	90+ days past due	0	0.01	33	0.09	0.01	90	0	0.01	31	0.11	0.02	87	0	0.03	44
	Nonaccrual	0.67	0.36	79	2.88	0.58	97	1.80	0.45	96	3.57	0.80	98	0.13	0.28	31
Owner Occupied	30–89 days past due	0.30	0.04	97	0.29	0.04	96	0.37	0.04	98	0.91	0.07	99	0.18	0.07	90
	90+ days past due	0	0	36	0.06	0	94	0	0	37	0.10	0	99	0	0.01	52
	Nonaccrual	0.13	0.12	60	0.21	0.20	55	0.21	0.17	62	0.25	0.27	48	0.12	0.16	47
Other	30–89 days past due	0.47	0.05	96	0.04	0.07	58	0.47	0.08	89	0.12	0.14	62	0.10	0.07	71
	90+ days past due	0	0	39	0.03	0.01	81	0	0	37	0.01	0.01	78	0	0.01	30
	Nonaccrual	0.54	0.21	86	2.67	0.31	97	1.59	0.23	96	3.32	0.44	99	0.02	0.10	28
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	1.31	1.22	71	1.56	0.79	90	1.51	0.81	86	1.17	0.95	66	1.73	1.19	81
	90+ days past due	1.26	0.50	86	1.86	0.40	94	1.60	0.45	95	1.65	0.63	91	2.12	0.78	90
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	9,503,152	8,367,405	8,398,132	8,373,781	8,353,062										
Retained earnings	3,820,400	9,941,704	10,066,103	9,071,793	8,788,457										
Accumulated other comprehensive income (AOCI)	-429,399	-417,347	-307,335	12,624	-861,999										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	12,894,153	17,891,762	18,156,900	17,458,198	16,279,520										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,697,656	1,683,194	1,613,667	1,623,564	2,052,290										
Accumulated other comprehensive income-related adjustments	-429,398	-417,347	-307,334	12,624	-861,901										
Other deductions from common equity tier 1 capital	32,543	6,919	7,864	-1,160	2,710										
Subtotal:	11,593,352	16,618,996	16,842,703	15,823,170	15,086,421										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	11,593,352	16,618,996	16,842,703	15,823,170	15,086,421										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,818,000	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,818,000	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	1,818,000	0	0	0	0										
Tier 1 Capital	13,411,352	16,618,996	16,842,703	15,823,170	15,086,421										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	35,803	35,663										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	316,745	301,000	334,000	1,011,856	647,196										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	316,745	301,000	334,000	1,047,659	682,859										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	316,745	301,000	334,000	1,047,659	682,859										
Exited advanced approach tier 2 capital															
Total capital	13,728,097	16,919,996	17,176,703	16,870,829	15,769,280										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	154,765,461	164,002,635	162,681,141	166,610,748	171,205,014										
Less: Deductions from common equity tier 1 capital	1,697,656	1,683,194	1,613,667	1,623,564	2,052,290										
Less: Other deductions	-229,913	-527,998	-249,535	-581,516	-653,895										
Total assets for leverage ratio	153,297,718	162,847,439	161,317,009	165,568,700	169,806,619										
Total risk-weighted assets	97,414,555	106,860,403	105,224,849	103,576,196	106,967,705										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.90	11.77	55	15.55	12.59	87	16.01	12.37	88	15.28	12.35	85	14.10	12.11	80
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.77	12.48	74	15.55	13.31	84	16.01	13.11	86	15.28	13.08	82	14.10	12.78	74
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.09	14.27	54	15.83	15.21	67	16.32	14.91	77	16.29	15.23	73	14.74	14.36	65
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.75	9.22	35	10.21	9.07	81	10.44	8.98	83	9.56	9.13	69	8.88	9.76	28
Supplementary leverage ratio, advanced approaches HCs				6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	1,080	2,028	-100.00	
Other insurance activities income	0	0	0	1,080	2,028	-100.00	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	255,164	258,816	258,464	269,078	269,701	-1.41	-21.88

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0.02	0.41	37	0.04	0.47	42
Premium income / Insurance activities revenue	2.54			2.90			2.76			0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.87	12.02	14	1.54	11.72	13	1.51	12	12	1.57	11.03	15	1.73	11.51	16
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	29,993,334			28,238,151			32,515,065			32,653,275			34,385,170		
Net assets of broker-dealer subsidiaries / Consolidated assets	19.75	0.55	96	17.16	0.44	95	19.93	0.46	96	19.45	0.75	94	20.13	1.39	92

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,031,834	871,880	877,364	1,029,290	1,080,359
Real estate loans.....	28,756	35,780	37,854	36,149	28,654
Commercial and industrial loans	980,329	808,849	813,349	962,697	1,017,237
Loans to depository institutions and other banks acceptances	0	0	9	3	7
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	22,749	27,251	26,152	30,441	34,461
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,031,834	871,880	877,364	1,029,290	1,080,359
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans	0.02	0.13	18	0.09	0.86	37	0.15	0.79	41		0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	18.35	20.31	61	-15.80	-0.16	24	-14.76	6.83	25	-4.73	-2.40	52	10.04	22.48	67
Total selected assets.....	18.35	21.10	65	-15.80	3.36	25	-14.76	9.48	21	-4.73	2.04	39	10.04	12.40	68
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		294,902	268,025	267,990	248,569	239,872	10.03	167.51
1–4 family residential loans		294,902	268,025	267,990	248,569	239,872	10.03	167.51
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0.19	0.16	0.16	0.15	0.14		
1–4 family residential loans		0.19	0.16	0.16	0.15	0.14		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		32.94	30.42	31.08	33.56	40.87		
Home equity lines		1.64	1.56	1.50	1.90	2.28		
Credit card receivables.....		0.34	0.25	0.26	0.27	0.33		
Auto loans and other consumer loans.....		1.59	3.10	2.73	3.26	4.60		
Commercial and industrial loans		24.66	25.04	24.86	23.61	18.12		
All other loans and leases.....		38.82	39.63	39.57	37.39	33.81		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	6.43	6.01	5.66	6.99	7.47		
Dollar Amount in Thousands		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
							Percent Change
							1-Year
							5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	3,561	3,881	1,704	4,886	6,085	-8.25	202.55
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commcial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 30–89 days past due securitized assets.....	3,561	3,881	1,704	4,886	6,085	-8.25	202.55
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	895	134	1,905	163	-100.00	
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 90+ days past due securitized assets	0	895	134	1,905	163	-100.00	
Total past due securitized assets.....	3,561	4,776	1,838	6,791	6,248	-25.44	202.55
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total net losses on securitized assets.....	0	0	0	0	0		0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.21	1.45	0.64	1.97	2.54
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.21	1.45	0.64	1.97	2.54
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0.33	0.05	0.77	0.07
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0.33	0.05	0.77	0.07
Total past due securitized assets percent of securitized assets	1.21	1.78	0.69	2.73	2.60
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.30	0.32	0.32	0.47	0.42
Home equity lines	0.36	0.34	0.45	0.45	0.38
Credit card receivables	1.31	1.56	1.51	1.17	1.73
Commercial and industrial loans	0.32	0.02	0.13	0.12	0.09
All other loans and leases	0.30	0.34	0.48	0.41	0.18
Total managed loans past due 30–89 days	0.31	0.26	0.34	0.37	0.27
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.03	0
Home equity lines	0	0	0	0	0.01
Credit card receivables	1.26	1.86	1.60	1.65	2.12
Commercial and industrial loans	0.15	0	0.08	0.06	0.01
All other loans and leases	0.05	0.04	0.02	0.07	0.03
Total managed loans past due 90+ days	0.06	0.02	0.03	0.06	0.02
Total Past Due Managed Assets	0.37	0.28	0.38	0.42	0.29
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	-0.03	-0.02	-0.01	-0.01
Home equity lines	-0.29	-0.52	-0.48	-0.07	-0.15
Credit card receivables	3.49	5.19	5.23	7.46	6.56
Commercial and industrial loans	0.27	0.18	0.14	0.36	0.44
All other loans and leases	0.13	0.23	0.18	0.75	0.39
Net Losses on Managed Assets Percent of Total Managed Assets	0.12	0.14	0.11	0.40	0.24

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		55,158	24,794	32,446	52,142	107,517	122.47	62.31
Dividends		0	0	0	0	0	0	
Interest		47,345	16,828	21,969	41,924	97,319	181.35	79.64
Management and service fees		0	0	0	0	0	0	
Other income		7,813	7,966	10,477	10,218	10,198	-1.92	2.43
Income from nonbank subsidiaries		39,591	31,228	279,348	120,516	683,687	26.78	-52.11
Dividends		0	5	238,359	65,715	615,767	-100.00	-100.00
Interest		36,157	27,653	36,230	50,084	63,340	30.75	30.21
Management and service fees		0	0	0	0	0	0	
Other income		3,434	3,570	4,759	4,717	4,580	-3.81	0.91
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		94,749	56,022	311,794	172,658	791,204	69.13	-18.78
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	0	0	0	
Total operating income		94,749	56,022	311,794	172,658	791,204	69.13	-18.78
Operating Expenses								
Personnel expenses		0	0	0	0	0	0	
Interest expense		89,092	71,806	92,912	139,686	248,991	24.07	-11.52
Other expenses		88,198	28,966	73,973	31,670	30,332	204.49	656.22
Provision for loan and lease losses		0	0	0	0	0	0	
Total operating expenses		177,290	100,772	166,885	171,356	279,323	75.93	57.79
Income (loss) before taxes		-82,541	-44,750	144,909	1,302	511,881		
Applicable income taxes (credit)		-21,637	-11,731	-26,923	-17,737	-24,000		
Extraordinary items								
Income before undistributed income of subsidiaries		-60,904	-33,019	171,832	19,039	535,881		
Equity in undistributed income of subsidiaries		-6,154,358	1,176,142	1,100,178	147,429	-1,269,638		
Bank subsidiaries		-6,156,991	1,008,575	1,120,418	-38,124	-746,271		
Nonbank subsidiaries		2,633	167,567	-20,240	185,553	-523,367	-98.43	-96.85
Subsidiary holding companies		0	0	0	0	0	0	
Net income (loss)		-6,215,262	1,143,123	1,272,010	166,468	-733,757		
Memoranda								
Bank net income		-6,156,991	1,008,575	1,120,418	-38,124	-746,271		
Nonbank net income		2,633	167,572	218,119	251,268	92,400	-98.43	-98.05
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	15,882,347	74.65	19,187,767	75.29	19,283,374	76.87	18,769,824	18,143,494	-17.23	-20.31	
Common and preferred stock	10,293,312	48.38	16,385,746	64.30	16,631,356	66.30	15,805,761	15,102,724	-37.18	-38.37	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	5,557,000	26.12	2,775,000	10.89	2,625,000	10.46	2,925,000	3,000,000	100.25	73.66	
Other receivables	32,035	0.15	27,021	0.11	27,018	0.11	39,063	40,770	18.56	12.98	
Investment in nonbank subsidiaries	4,549,625	21.38	5,428,775	21.30	4,944,520	19.71	5,026,717	4,785,287	-16.19	16.97	
Common and preferred stock	2,083,105	9.79	2,336,819	9.17	2,102,849	8.38	2,181,639	2,002,945	-10.86	-0.28	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	2,451,898	11.52	3,078,210	12.08	2,828,103	11.27	2,830,750	2,768,072	-20.35	37.34	
Other receivables	14,622	0.07	13,746	0.05	13,568	0.05	14,328	14,270	6.37	-5.17	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	558,776	2.63	567,641	2.23	574,512	2.29	582,526	840,201	-1.56	-67.07	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	142,135	0.67	148,278	0.58	146,447	0.58	153,648	160,549	-4.14		
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	142,002	0.67	152,497	0.60	137,759	0.55	141,984	190,362	-6.88	496.37	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	21,274,885	100.00	25,484,958	100.00	25,086,612	100.00	24,674,699	24,119,893	-16.52	-16.70	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	400,000	1.57	0	0	0	0	-100.00	-100.00	
Borrowings with maturity over 1 year	6,331,667	29.76	6,988,666	27.42	6,729,995	26.83	7,239,176	7,585,275	-9.40	6.24	
Subordinated notes and debentures	0	0	0	0	0	0	0	0	-100.00		
Other liabilities	191,587	0.90	202,932	0.80	195,415	0.78	208,957	217,402	-5.59	177.03	
Balance due to subsidiaries and related institutions	39,478	0.19	1,598	0.01	4,302	0.02	38,058	37,695	2370.46	-26.97	
Total liabilities	6,562,732	30.85	7,593,196	29.79	6,929,712	27.62	7,486,191	7,840,372	-13.57	-7.34	
Equity Capital	14,712,153	69.15	17,891,762	70.21	18,156,900	72.38	17,188,508	16,279,521	-17.77	-20.30	
Perpetual preferred stock (income surplus)	1,818,000	8.55	0	0	0	0	0	0	0	0	
Common stock	141,353	0.66	132,077	0.52	132,077	0.53	132,077	132,077	7.02	-4.23	
Common surplus	9,361,799	44	8,235,328	32.31	8,266,055	32.95	8,241,704	8,220,985	13.68	14.46	
Retained earnings	3,820,400	17.96	9,941,704	39.01	10,066,103	40.13	8,802,103	8,788,458	-61.57	-65.06	
Accumulated other comprehensive income	-429,399	-2.02	-417,347	-1.64	-307,335	-1.23	12,624	-861,999			
Other equity capital components	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital	21,274,885	100.00	25,484,958	100.00	25,086,612	100.00	24,674,699	24,119,893	-16.52	-16.70	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	36,911	36,767	-100.00		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	36,911	36,767	-100.00		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	-46.05	11.02	0	8.74	12.52	17	7.25	11.94	6	0.99	7.29	8	-4.35	9.68	1
Bank net income / Average equity investment in banks	-59.94	11.60	0	8.42	12.35	12	6.96	11.80	7	-0.25	7.45	8	-4.83	10.51	0
Nonbank net income / Average equity investment in nonbanks	0.17	9.71	23	9.92	13.18	50	9.81	13.12	49	12.20	9.75	67	3.81	7.89	40
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income		98.76			88.23			88.08			88.16			82.22	
Nonbank net income / Parent net income		2.50			14.66			3.22			17.15			3.59	
Subsidiary holding companies' net income / Parent net income		85.68			66.57						65.35			68.34	
															74
Leverage															
Total liabilities / Equity capital	44.61	18.39	86	42.44	16.51	87	38.17	16.81	86	43.55	20.06	84	48.16	20.43	83
Total debt / Equity capital	43.04	12.61	87	41.30	11.37	89	37.07	11.71	87	42.12	14.41	86	46.59	14.31	85
Total debt + notes payable to subs that issued TPS / Equity capital	43.04	14.76	87	41.30	13.41	89	37.07	13.63	87	42.33	16.67	86	46.82	16.36	85
Total debt + Loans guaranteed for affiliate / Equity capital	43.04	12.68	87	41.30	11.46	89	37.07	11.77	87	42.12	14.68	86	46.59	14.56	85
Total debt / Equity capital – excess over fair value	43.04	12.75	87	41.30	11.47	88	37.07	11.81	87	42.12	14.52	86	46.59	14.51	84
Long-term debt / Equity capital	43.04	11.91	87	39.06	10.65	89	37.07	10.95	88	42.12	13.56	86	46.59	13.04	88
Short-term debt / Equity capital	0	0.48	40	2.24	0.55	85	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	75.72	39.59	80	64.11	40.69	69	74.63	39.86	76	57.21	34.67	71	53.08	28.44	75
Double Leverage															
Equity investment in subs / Equity capital	84.12	104.01	2	104.64	103.15	64	103.18	103.22	54	104.65	102.81	64	105.07	103.22	61
Total investment in subs / Equity capital	138.88	109.29	90	137.59	108.29	90	133.44	108.40	89	138.44	110.16	87	140.84	111.07	86
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)		0.39		0.55	0.27	74	0.45	0.29	66	4.80	0.47	96		0.36	
Equity investment in subs – equity cap / Net income-div (X)		1.15		0.55	0.85	49	0.45	1.05	35	4.80	1.82	86		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	60	130.36	21	75.55	152.56	18	210.25	152.85	73	115.82	136.59	43	294.74	177.68	85
Cash from ops + noncash items + op expense / Op expense + dividend	73.96	118.32	30	87.89	155.61	24	200.68	154.48	70	148.90	147.24	61	32.23	190.27	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.60	105.80	46	95.59	94.59	45	100.09	98.54	51	92.97	134.08	23	138.22	116.34	70
Pretax operating income + interest expense / Interest expense	7.35	1,565.66	10	37.68	1,645.53	7	255.96	1,835.33	16	100.93	2,016.32	11	305.58	1,968.54	17
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	7.35	1,454.22	9	37.84	1,896.20	6	255.65	1,770.77	15	100.93	1,539.23	10	304.23	1,632.83	15
Dividends + interest from subsidiaries / Interest expense + dividends	72.52	150.57	23	61.95	174.48	16	319.18	174.12	85	112.91	150.43	36	311.83	210.80	80
Fees + other income from subsidiaries / Salary + other expenses	12.75	10.18	74	39.83	12.03	81	20.60	11.92	75	47.16	13.95	81	48.72	16.52	79
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-22.05	3.60	0	-20.02	3.29	0	-20.19	3.44	0	-20.83	3.85	1	-21.72	2.64	2
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	21.50	1.77	93	19.61	1.76	92	21.91	1.76	93	21.69	2.66	90	22.42	5.62	84
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.06	86	0.02	0.07	84	0.02	0.06	85	0.02	0.08	82	0.02	0.19	76

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			69.90		0	66.37	1	0	81.10	1	0	57.84	1
Dividends declared / Net income		31.93		0	27.22	3	0	28.27	3	0	42.29	4		33.08	
Net income – dividends / Average equity.....		-46.24	7.51	0	8.74	9.25	51	7.25	8.62	39	0.99	4.14	14	-4.35	6.46
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10		160.45			155.92			132.17			178.13	
Dividends from nonbank subsidiaries	0	2.76	25		6.19			4.90			3.41			7.53	
Dividends from subsidiary holding companies.....	0	4.73	45		6.32			5.91			4.85			21.40	
Dividends from all subsidiaries	0	183.35	4		213.42			203.53			174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.79		0	43.30	6	0	45.96	5		60.28			66.55	
Interest income from bank subsidiaries.....		0.21		1.67	0.11	95	1.96	0.11	96		0.36			0.54	
Management and service fees from bank subsidiaries		0.95		0	0.87	38	0	0.88	38		1.47			1.55	
Other income from bank subsidiaries.....		0		0.79	0	96	0.94	0	97		0			0	
Operating income from bank subsidiaries.....		52.71		2.46	48.70	11	2.90	51.33	10		62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	0	66.90	17	109.28	62.63	82	26.15	56.39	46	666.41	82.95	94
Interest income from nonbank subsidiaries.....	1,373.22	3.25	98	16.50	2.38	91	16.61	2.44	91	19.93	7.38	85	68.55	20.25	83
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	130.42	0.12	97	2.13	0.11	92	2.18	0.07	93	1.88	0.16	90	4.96	1.06	89
Operating income from nonbank subsidiaries	1,503.65	64.26	96	18.64	94.31	30	128.07	87.22	78	47.96	79.84	41	739.92	150.41	93
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	49.97	0.98	96	30.04	0.27	97	7.05	0.23	96	24.28	0.63	96	12.30	0.80	95
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	8.25	0.03	98	14.22	0.03	99	3.36	0.02	98	5.92	0.04	97	1.29	0.03	94
Operating income from bank subsidiaries	58.21	81.70	20	44.26	82.68	17	10.41	83.13	14	30.20	82.20	17	13.59	78.80	18
Dividends from nonbank subsidiaries	0	2.90	24	0.01	3.56	42	76.45	3.07	96	38.06	1.95	96	77.83	2.65	98
Interest income from nonbank subsidiaries.....	38.16	0.28	96	49.36	0.20	98	11.62	0.18	96	29.01	0.73	96	8.01	1.19	90
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	3.62	0	99	6.37	0.01	97	1.53	0.01	96	2.73	0.01	96	0.58	0.04	91
Operating income from nonbank subsidiaries	41.79	4.41	94	55.74	5.69	92	89.59	4.67	96	69.80	4.70	95	86.41	7.29	94
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57		0	152.66	13		158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0.51	27.08	26	0.48	28.33	24